

**CHARLES J. DeHART III**  
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January 12, 2010

Clerk, U.S. Bankruptcy Court

RE: Kelly S. & Ronald M. Dowd  
Bankruptcy Case No. 5-08-51490  
Unclaimed Funds For: NCO Financial  
PO Box 4275  
Norcross GA 30091

Dear Clerk:

Enclosed herewith please find check No. 1006064 for \$1,050.51 drawn on the Fulton Bank representing unclaimed funds for a creditor in the above-referenced bankruptcy.

Should you have any questions or concerns regarding this matter, please feel free to contact our office.

Very truly yours,

/s/ Carol A. Kreider

Carol A. Kreider  
Funds Manager

FILED  
HARRISBURG, PA.  
2011 JAN 13 AM 8:04  
CLERK U.S. BANKRUPTCY COURT